

U.S. Postal Inspection Service

The U.S. Postal Inspection Service is the federal law enforcement branch of the U.S. Postal Service. Its primary jurisdiction covers all matters that infringe on the integrity of the U.S. Mail.

Since most identity theft involves the U.S. Mail, the U.S. Postal Inspection Service has become a lead agency in investigating incidents of identity theft.

If you or someone you know is a victim of identity theft that involves the U.S. Mail, report it to the Boston Division of the U.S. Postal Inspection Service which is located at:

**495 Summer Street, Suite 600
Boston, MA 02210-2214
617-556-4400**

**Information on Identity Theft can be
located on the Web at:**

**U.S. Postal Inspection Service
www.usps.com/postalinspectors**

**Federal Trade Commission
www.consumer.gov/idtheft**

**U.S. Secret Service
www.secretservice.gov**

**Department of Justice
www.usdoj.gov/criminal/fraud/idtheft**

**Federal Deposit Insurance
Corporation
www.fdic.gov/consumers**

**Identity Theft Resource Center
www.idtheftcenter.org**

IDENTITY THEFT



**Office of Plymouth County
District Attorney**

Timothy J. Cruz

**32 Belmont Street
P.O. Box 1665
Brockton, MA 02303**

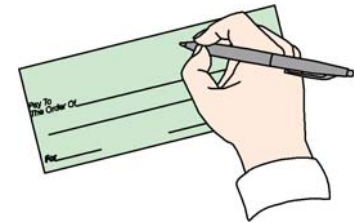
**Phone: 508-584-8120
Fax: 508-586-3578**

On the web

www.state.ma.us/da/plymouth

Protect Yourself from

IDENTITY THEFT



TIMOTHY J. CRUZ

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DISTRICT ATTORNEY**

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Identity theft is a relatively new crime that has surfaced over the last decade. According to the Federal Trade

Commission, approximately ten million people reported having their identity stolen last year.

Identity theft is a crime that is *frustrating*, as the victim is denied credit for no apparent reason. It is a crime that is *unsuspecting*, as it is uncovered only after a thorough check of the victim's credit report. It is a crime that is *fast-paced*. When the victim discovers that their identity was stolen, the identity thief has moved on to his or her next victim.

In a short period of time the identity thief submerges the victim into a considerable amount of debt. The victim's personal line of credit is ruined, leaving the victim entangled in a vast web that will take many months to straighten out.

In an effort to raise public awareness to this crime, I have developed this brochure. I urge you to be extremely careful, cautious and extra-vigilant when it comes to giving out *your* personal information.

Sincerely

Timothy J. Cruz
Plymouth County District Attorney

Tips that may reduce Identity Theft

• Buy a Shredder, and Shred, Shred, Shred

Identity thieves will go through garbage to obtain personal information about you. Be sure to shred old bank statements, credit statements, credit card offers as well as junk-mail.

• Request a copy of your credit report

In Massachusetts, you are entitled to one free copy of your credit report each year. You can request your free copy by contacting one of these three Credit Reporting Companies:

Equifax- 1-800-685-1111
Experian- 1-888-397-3742
TransUnion- 1-800-916-8800

• Guard your Social Security Number

Your SSN is the key to your credit. *Never* print your SSN on your checks. In Massachusetts, you can request a license identification number to replace your SSN on your license. You can use your license number when writing or cashing checks.

• Guard personal information over the phone

Never give your credit-card number or personal information out to anyone over the phone unless you have initiated the call and trust that business. This includes requests for your mother's maiden name.

• Slim down your wallet

Do not keep SSN cards, extra credit cards or other important identification documents in your wallet or purse, *except when they are needed*. If a thief obtains these, he has ready access to all of your accounts.

• Make a copy of the contents of your wallet

Copy both sides of everything contained in your wallet. In the event that your purse or wallet is stolen, you will be able to provide accurate account numbers to the proper authority.

How an Identity Thief Operates

- Identity thieves use several methods to obtain personal information about their victims.
- They will go through mailboxes, trash, and landfills. They look for bank statements, utility bills and credit card statements. They also look for tax information, new checks, convenience checks for credit cards and pre-approved credit card offers.
- They call the victim on the phone, and pose as a legitimate businessman to obtain more personal information.
- Once they have obtained enough of the victim's identity, they may complete a "change of address" form to divert the victim's mail to a different location, usually a P.O. Box.
- A thief will go on spending sprees with the victim's existing accounts to purchase items they can easily sell.
- They open new credit card accounts with the victim's information, and have the bills sent to the P.O. Box.
- They start running up charges on the victim's new account that the victim does not even know exists.
- They can open up a bank account in the victim's name, and write delinquent checks.
- They can obtain a cell phone in the victim's name, and never pay the bill.
- They can take out a loan in the victim's name, take the money and default on the loan.

If you, or someone you know is a victim of Identity Theft please contact

The Federal Trade Commission- 1-877-ID THEFT

The Federal Trade Commission can be accessed on the web at: www.consumer.gov/idtheft